

Impact of SHGs on livelihood of rural poor in Meghalaya

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ABSTRACT

Self-Help Group (SHG) is a well-known concept and is reported to have played a role in hastening country's economic development bringing empowerment of the rural poor. Present study reveals the impact of SHGs on level of living and livelihood security of rural poor in Meghalaya, one of the north-eastern states of India implementing SHG movement for empowering rural poor. The study followed stratified random sampling procedure covering 30 SHGs in three districts and 300 members as sampled respondents. Level of livelihood was found to have a significant change in respect of all five assets holding. Financial assets holding was 40.53 per cent before joining SHGs and improved to 53.73 per cent after joining SHGs. The Wilcoxon signed rank test indicated that the overall perceived level of livelihood of SHGs members is significantly differed before and after joining SHGs in all three districts. The impact of the SHG on livelihood security of respondents was most significant in economic and habitat security.

Keywords: Impact, level of living, livelihood security, rural poor, rural women, SHG members

INTRODUCTION

Self-Help Group or SHG is now a well-known concept and is reported to have played a role in hastening country's economic development. National Bank for Agricultural and Rural Development (NABARD) (1995) defined SHG as a homogeneous group of rural poor, voluntarily governed to save whatever the amount they can conveniently save out of their earnings and mutually to contribute to a common fund to lend to the members for making their production and emergency consumption credit needs. SHGs are playing a major role in removing poverty in the rural India today. The emergence of SHGs is a silent revolution in the spread of rural credit for rural development. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of its members (Das, 2012). SHGs are powerful instrument for the empowerment of poor and marginalized sectors. They have proved to be an effective instrument for changing oppressive relationships at home (gender and tradition related) and in society. SHGs have a special role for empowering rural women that provide a critical outlet for building the way for faster, fairer, and more sustainable socio-economic status for them (Narang, 2012; Soroushmehr *et al.*, 2012). SHG movement in Meghalaya have had a

comparatively a slower start than other states of the country. In order to give a thrust for SHG movement in the State, Government of Meghalaya acknowledged the need to have assessment and coordinated action plan in the matter of Social Mobilization in general and the movement of SHG in particular.

SHG movement aims to provide livelihood security as well as betterment in livelihood of rural poor. A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for means of living. For example, a family may cultivate a home garden to produce food for family consumption, earn a small income by renting a piece of land, work as seasonal agricultural labourers, make bricks, sell eggs from their poultry, occasionally work on a construction or road repair site, etc. The real effectiveness and success depend on alleviating poverty by converting the poor into producers which will increase the income of the rural families (Rajendran, 2012). A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base. (Chambers and Conway, 1991).

The implementation of SHG has been more

successful among the southern states of the country. However, SHG approach is equally demanding for rural poor of North-Eastern Indian States for skill development, awareness generation, gaining access to credit and management of credit for the economically deprived sections and where majority of the families are below poverty line (BPL). On this backdrop, present study was undertaken to assess the impact of Self-Help Group movement on livelihood of rural poor in Meghalaya.

METHODOLOGY

Meghalaya, also known as '*the abode of clouds*' is one of the states in the North Eastern Region of India. The present study was conducted in Meghalaya, one of the North Eastern states of India. According to Census 2011, about 69 per cent of the population are residing in rural areas and about 49 per cent of the population of Meghalaya lives in the Below Poverty line (BPL) margin. Hence, it was purposively selected to identify the importance of SHG movement in empowering the rural poor in different areas of development. Three districts were randomly selected, namely, Ri Bhoi district, East Khasi Hills district and West Jaintia Hills district. A total of 30 SHGs, 10 SHGs from each district were randomly selected. Further, from the selected SHGs 10 members from each group were randomly selected; thus, 300 respondents were selected which constituted the sample size.

Impact of SHG on livelihood of members was assessed from level of living point of view. Level of living is the function of physical, social, financial, human and natural assets. Physical assets refer to type of housing condition, sanitation, conveyance, electric, cooking, communication facility, etc. Under Social assets, recognition, social and political participation, involvement in developmental works, common services used, etc. were assessed. Financial assets involve sources of income, kinds of savings and investments, lending, borrowing, etc. Human assets indicate language competencies, education/literacy, management skill, mobility, etc. Natural assets consist of natural resources holdings viz. farm size, irrigated land, livestock, poultry,

fishpond, etc. Following Sustainable Guidelines of DFID (1999), each of five indicators of level of living was assessed on the basis of perceptions of sampled respondents on 5-point continuum (very high 5, high 4, medium 3, low 2 and very low 1) interval scale before and after joining the SHG. The mean perception score of each indicator both before and after joining SHG was calculated by averaging scores of respondents, which might be ranged from 1 to 5. Overall level of living was measured through summation of mean scores of five indicators which might be varied between 5 and 25.

For the present study, five components of livelihood security viz., Food and Nutritional, Economic, Habitat, Educational, Social and Health Security were considered. Impact of SHG on livelihood of members was assessed from their livelihood security. In the context of livelihood, food and nutritional security refers to qualities of foods for the family members. Economic security refers to sources of income, savings, loan/ credit availability, etc. Habitat security deals with condition of living, safety, insurance, adaptation at the time of any crisis/ emergency in family, etc. Educational security considers schooling of children, family members' literacy, communication ability, etc. Social security refers to recognition in society, membership in social organisations, etc. Health security refers to health condition, treatment of illness, readiness to meet health related expenditure, etc. Interval scale was used for the measurement. Each of six indicators of livelihood security were asked to perceive by the respondents on 5-point continuum before and after joining the SHG.

Data were collected through personal interview method with the help of structured interview schedule. The collected data were analysed using different appropriate statistical tools.

RESULTS AND DISCUSSION

General information of the sampled 30 SHGs, 10 from each of three districts in Meghalaya, is given below. The sampled SHGs are formed under

various schemes like NABARD's SHG-Bank Linkage Programme (SBLP), National Rural Livelihood Mission (NRLM), Society for Urban and Rural Employment (SURE), Meghalaya Rural Development Society (MRDS), etc.

Distribution of the randomly selected SHGs in Ri Bhoi district based on the type, promoter, affiliation and frequency of meetings is presented in Table 1. It can be observed that 80 per cent of SHGs

were female SHGs; 20 per cent were mixed SHGs and there were no male SHGs. Of the SHGs selected cent 100 per cent were promoted by Government department. 40 per cent of the SHGs were affiliated to Cooperative societies; 30 per cent to SHG federation and 30 were non-affiliated SHGs. It was also found that majority (50%) of the SHGs conducted meetings on a weekly basis, 20 per cent on a fortnightly basis and 30 per cent on a monthly basis.

Table 1
Distribution of SHGs in Ri Bhoi District based on the type, promoter, affiliation and frequency of meetings

Particular	Category	Frequency (n=10)	Percentage (n=10)
Type of SHG	Male	-	-
	Female	8	80
	Mixed	2	20
Promoter	Bank	-	-
	Govt. department	10	100
	Cooperative Society	-	-
	NGO	-	-
	Self	-	-
Affiliation	NGO/NBFC	-	-
	SHG Federation	3	30
	Cooperative societies	4	40
	Non-affiliated SHGs	3	30
Frequency of meetings	Weekly	5	50
	Fortnightly	2	20
	Monthly	3	30

Table 2
Distribution of SHGs in East Khasi Hills based on the type, promoter, affiliation and frequency of meetings

Particular	Category	Frequency (n=10)	Percentage (n=10)
Type of SHG	Male	2	20
	Female	6	60
	Mixed	2	20
Promoter	Bank	3	30
	Govt. department	3	30
	Cooperative Society	-	-
	NGO	2	20
	Self	2	20
Affiliation	NGO/NBFC	1	10
	SHG Federation	1	10
	Cooperative societies	-	-
	Non-affiliated SHGs	8	80
Frequency of meetings	Weekly	3	30
	Fortnightly	2	20
	Monthly	5	50

Distribution of the selected SHGs in East Khasi Hills based on the type, promoter, affiliation and frequency of meetings is presented in Table 2. It is evident that majority (60%) of the SHGs were female and 20 per cent each were male and mixed SHGs. The SHGs were promoted by banks and government department (30% each) and also by NGO and self-promoted (20% each). Majority of SHGs were non-affiliated (80%) and 10 per cent each were affiliated to NGO/NBFC and SHG federation. It can also be observed that most (50%) of the SHGs conducted meetings on a monthly basis, 30 per cent on a weekly basis and 20 per cent on a fortnightly basis.

Table 3 contained the information on

distribution of the selected SHGs in West Jaintia Hills based on the type, promoter, affiliation and frequency of meetings. As evident from the table, there were 40 per cent each of mixed and female SHGs and 20 per cent male SHG. The SHGs were equally promoted by the promoting agencies viz., 30 per cent by banks, 20 per cent each by government department, NGOs and self and the remaining (10%) by Cooperative societies. It was observed that majority of SHGs were non-affiliated (60%) and 10 per cent each were affiliated to NGO/NBFC and Cooperative societies and 20 per cent by SHG federation. It was found that most (60%) of the SHGs conducted meetings on a fortnightly basis, 30 per cent on a monthly basis and 10 per cent on a weekly basis.

Table 3
Distribution of SHGs in West Jaintia Hills based on the type, promoter, affiliation and frequency of meetings

Particular	Category	Frequency (n=10)	Percentage (n=10)
Type of SHG	Male	2	20
	Female	4	40
	Mixed	4	40
Promoter	Bank	3	30
	Govt. department	2	20
	Cooperative Society	1	10
	NGO	2	20
	Self	2	20
Affiliation	NGO/NBFC	1	10
	SHG Federation	2	20
	Cooperative societies	1	10
	Non-affiliated SHGs	6	60
Frequency of meetings	Weekly	1	10
	Fortnightly	6	60
	Monthly	3	30

Table 3 contained the information on distribution of the selected SHGs in West Jaintia Hills based on the type, promoter, affiliation and frequency of meetings. As evident from the table, there were 40 per cent each of mixed and female SHGs and 20 per cent male SHG. The SHGs were equally promoted by the promoting agencies viz., 30 per cent by banks, 20 per cent each by government department, NGOs and self and the remaining (10%) by Cooperative societies. It was observed that majority of SHGs were non-affiliated (60%) and 10

per cent each were affiliated to NGO/NBFC and Cooperative societies and 20 per cent by SHG federation. It was found that most (60%) of the SHGs conducted meetings on a fortnightly basis, 30 per cent on a monthly basis and 10 per cent on a weekly basis.

The impact of SHGs was observed by examining the livelihood status and livelihood security of the members. Livelihood is the function of physical, social, financial, human and natural assets. Impact on selected SHGs was studied based

on the perceptions of sampled SHG members on aforesaid five indicators of livelihood and six indicators of livelihood security that included food and nutritional security, economic security, habitat security, educational security, social security and health security.

As evident from Table 4 with respect to physical assets holding, it may be noted from the mean score that the most significant change can be observed in usage of cooking stove by the SHG members before and after joining SHGs (2.39 and

2.93 in case of Ri Bhoi district, 2.11 and 3.13 in case of East Khasi Hills, 2.23 and 2.78 in case of East Jaintia Hills), followed by number of rooms in house which was 2.31 before and 2.75 after joining SHG in case of Ri Bhoi, 2.29 before and 3.00 after joining SHG in case of East Khasi Hills, 2.45 and 2.92 after joining SHG in case of West Jaintia Hills. Although changes occur in most of the components of physical assets, not much significance can be observed. The Wilcoxon signed rank test indicated that the overall perceived level of physical assets of members is significantly differed before and after joining SHGs in all three districts.

Table 4
Change in level of physical assets as perceived by members of selected SHGs

Category	Ri Bhoi (n=100)		East Khasi Hills (n=100)		West Jaintia Hills (n=100)		Overall (N=300)	
	MPS (SD)		MPS (SD)		MPS (SD)		MPS (SD)	
Physical assets	B	A	B	A	B	A	B	A
House type	3.36 (0.79)	3.85 (0.81)	3.45 (0.85)	4.07 (0.81)	3.18 (0.72)	3.78 (0.85)	3.33 (0.78)	3.90 (0.82)
No of rooms	2.31 (1.03)	2.75 (1.23)	2.29 (0.99)	3.00 (1.18)	2.45 (1.10)	2.92 (1.38)	2.35 (1.04)	2.89 (1.26)
Sanitary condition	3.10 (1.10)	3.52 (0.93)	2.51 (0.88)	3.28 (1.07)	2.74 (0.86)	3.43 (0.99)	2.78 (0.94)	3.15 (0.99)
Vehicle	1.20 (0.83)	1.28 (0.93)	1.28 (1.03)	1.41 (1.19)	1.32 (1.05)	1.42 (1.18)	1.27 (0.97)	1.37 (1.43)
Electric power usage	3.13 (0.92)	3.53 (0.83)	3.21 (0.77)	3.89 (0.85)	3.12 (0.82)	3.62 (0.92)	3.15 (2.51)	3.68 (0.87)
Cooking stove	2.39 (0.89)	2.93 (1.19)	2.11 (0.42)	3.13 (1.13)	2.23 (0.75)	2.78 (1.08)	2.24 (0.68)	2.94 (1.13)
Phone	3.26 (1.22)	3.79 (0.73)	3.00 (1.20)	3.81 (0.72)	3.08 (1.19)	3.79 (0.70)	3.11 (1.20)	3.79 (0.71)
Overall	2.68 (0.25)	3.09 (0.59)	2.55 (0.52)	3.22 (0.61)	2.59 (0.62)	3.11 (0.68)	2.60 (0.59)	3.14 (0.63)
Z statistics (Wilcoxon signed rank test)	-7.209**		-8.241**		-7.518**		-7.656**	

Minimum and maximum possible mean perception scores (MPS) are 1 and 5, respectively; B and A stand for 'Before' and 'After' joining SHG; SD means Standard Deviation;
** significant at 5% level

In terms of social assets, Table 5 indicated that significant change was observed in membership in common bodies/clubs/groups followed by participation in local political issues. In Ri Bhoi district, the score obtained with respect to membership in common bodies/clubs/groups was 1.56 before and 2.55 after joining SHG, 1.47 before and 2.52 after joining SHG in case of East Khasi Hills, 1.60 and 2.55 after joining SHG in case of West Jaintia Hills. In Participation in local political issues, the score was 2.29 before and 2.96 after joining SHG in Ri Bhoi, 2.38 before and 2.71 after joining SHG in East

Khasi Hills and 2.22 before and 2.75 after joining SHG in West Jaintia Hills. A study conducted by Ghosh (2010) stated that in Meghalaya there were hardly any women that took part in political activities. As evident from the table it may be noted that in ten years' time, change has been observed and women from the state have started to come up and see their stand and participate in political activities. The Wilcoxon signed rank test was conducted that revealed significant difference in level of social assets of members before and after joining SHGs in all three districts.

Table 5
Change in level of social assets as perceived by members of selected SHGs

Category	Ri Bhoi (n=100)		East Khasi Hills (n=100)		West Jaintia Hills (n=100)		Overall (N=300)	
	MPS (SD)		MPS (SD)		MPS (SD)		MPS (SD)	
	B	A	B	A	B	A	B	A
Respect/recognition in village	3.94 (0.83)	4.78 (0.60)	3.90 (0.75)	4.52 (0.56)	4.07 (0.79)	4.66 (0.59)	3.97 (0.79)	4.65 (0.58)
Participation in local political issues	2.29 (1.03)	2.96 (1.22)	2.38 (0.97)	2.71 (0.94)	2.22 (0.92)	2.75 (0.85)	2.30 (0.97)	2.81 (1.00)
Using common facilities at the locality	4.77 (0.66)	4.72 (0.78)	4.36 (1.01)	4.83 (0.55)	4.14 (0.92)	4.69 (0.83)	4.42 (0.86)	4.75 (0.72)
Membership in common clubs/groups	1.56 (0.72)	2.55 (0.82)	1.47 (0.67)	2.52 (0.90)	1.60 (0.72)	2.55 (0.90)	1.54 (0.70)	2.53 (0.87)
Overall	3.14 (0.46)	3.75 (0.50)	3.03 (0.45)	3.65 (0.45)	3.01 (0.47)	3.66 (0.49)	3.06 (0.46)	3.67 (0.48)
Z statistics (Wilcoxon signed rank test)	-7.902**		-8.375**		-8.110**		-8.129**	

Minimum and maximum possible mean perception scores (MPS) are 1 and 5, respectively; B and A stand for 'Before' and 'After' joining SHG; SD means Standard Deviation; ** significant at 5% level

The change in level of livelihood in case of financial assets is presented in Table 6. It was observed that significant change was most prominent in alternate source of income which was 2.46 before and 3.25 after joining SHG in Ri Bhoi, 2.47 before and 3.70 after joining SHG in East Khasi Hills, 2.44 before and 3.32 after joining SHG in West Jaintia Hills; and kinds of savings (banks, post office, chit

fund, group fund, etc.) which was 2.11 before and 2.54 after joining SHG in Ri Bhoi, 2.12 before and 2.53 after joining SHG in East Khasi Hills, 2.14 before and 2.51 in West Jaintia Hills. The overall perceived level of financial assets of members is significantly differed before and after joining SHGs in all three districts as unearthed through the Wilcoxon signed rank test.

Table 6
Change in level of financial assets as perceived by members of selected SHGs

Category	Ri Bhoi (n=100)		East Khasi Hills (n=100)		West Jaintia Hills (n=100)		Overall (N=300)	
	MPS (SD)		MPS (SD)		MPS (SD)		MPS (SD)	
	B	A	B	A	B	A	B	A
Alternate source of income (Migration, Food for work, Business, any other)	2.46 (0.77)	3.25 (0.91)	2.47 (1.01)	3.70 (1.00)	2.44 (1.04)	3.32 (1.05)	2.46 (0.94)	3.42 (0.99)
Kinds of savings (Bank, post office, chit fund, group fund, etc.)	2.11 (0.47)	2.54 (0.52)	2.12 (0.46)	2.53 (0.52)	2.14 (0.47)	2.51 (0.50)	2.12 (0.47)	2.53 (0.51)
Kinds of investment (insurance, FD in banks/finance company, bonds)	1.20 (0.40)	2.03 (0.56)	1.14 (0.35)	1.81 (0.49)	1.20 (0.40)	1.78 (0.48)	1.18 (0.38)	1.87 (0.51)
Borrowing	2.40 (0.53)	2.95 (0.48)	2.30 (0.48)	2.96 (0.45)	2.35 (0.54)	2.87 (0.46)	2.35 (0.51)	2.92 (0.46)
Overall	2.04 (0.34)	2.69 (0.39)	3.01 (0.33)	2.75 (0.34)	2.03 (0.38)	2.62 (0.39)	2.02 (0.35)	2.69 (0.37)
Z statistics (Wilcoxon signed rank test)	-8.248**		-8.519**		-8.156**		-8.307**	

Minimum and maximum possible mean perception scores (MPS) are 1 and 5, respectively; B and A stand for 'Before' and 'After' joining SHG; SD means Standard Deviation; ** significant at 5% level

Table 7 showed that sampled SHG members from each of the selected district have had a rather good level of livelihood in terms of human assets (Communication ability, Education, Management Skills and Travel/mobility) as evident from the mean score which was above average on a 5-point continuum scale. The overall mean score was 2.77 before and 3.19 after joining SHG in Ri Bhoi, 2.98

before and 3.48 after joining SHG in East Khasi Hills, 2.88 before and 3.29 after joining SHG in West Jaintia Hills. Whether there are any differences in perceived level of human assets of members before and after joining SHGs is tested with the help of Wilcoxon signed rank test which showed significant differences in all three districts.

Table 7
Change in level of human assets as perceived by members of selected SHGs

Category	Ri Bhoi (n=100)		East Khasi Hills (n=100)		West Jaintia Hills (n=100)		Overall (N=300)	
Human assets	MPS (SD)		MPS (SD)		MPS (SD)		MPS (SD)	
	B	A	B	A	B	A	B	A
Communication ability	2.48 (0.88)	2.78 (0.60)	2.45 (0.87)	2.79 (0.50)	2.66 (0.67)	2.81 (0.51)	2.53 (0.80)	2.79 (0.53)
Education/Literacy	3.24 (0.83)	3.31 (0.76)	3.44 (0.78)	3.50 (0.73)	3.15 (0.89)	3.22 (0.82)	3.28 (0.83)	3.34 (0.77)
Management skills (ability to manage Agriculture, livestock, Business, Marketing, etc.)	2.69 (0.63)	3.33 (0.77)	3.02 (0.85)	4.00 (0.75)	2.64 (0.76)	3.55 (0.96)	2.79 (0.74)	3.63 (0.83)
Travel/Mobility	2.66 (0.76)	3.34 (0.67)	2.99 (0.85)	3.64 (0.64)	3.06 (0.74)	3.59 (0.67)	2.90 (0.78)	3.52 (0.66)
Overall	2.77 (0.52)	3.19 (0.46)	2.98 (0.57)	3.48 (0.44)	2.88 (0.53)	3.29 (0.52)	2.88 (0.54)	3.32 (0.47)
Z statistics (Wilcoxon signed rank test)	-7.602**		-7.954**		-7.885**		-7.813**	

Minimum and maximum possible mean perception scores (MPS) are 1 and 5, respectively; B and A stand for 'Before' and 'After' joining SHG; SD means Standard Deviation; ** significant at 5% level

Table 8 revealed that the change in level of livelihood in Natural assets was most significant under the livestock component particularly piggery. The mean score was 1.99 before and 2.51 after joining SHG in Ri Bhoi district, 2.09 before and 2.57 after joining SHG, 1.97 and 2.59 after joining SHG in West Jaintia Hills. However, the overall mean score showed that there is not much change in natural

assets of the sampled SHG members with 2.37, 2.33 and 2.12 of Ri Bhoi, East Khasi Hills and West Jaintia Hills, respectively after joining SHG which was below average on a 5-point continuum scale. Similar to other four assets, the Wilcoxon signed rank test indicated that the overall level of natural assets of members is significantly differed before and after joining SHGs in all three districts.

Table 8
Change in level of natural assets as perceived by members of selected SHGs

Category	Ri Bhoi (n=100)		East Khasi Hills (n=100)		West Jaintia Hills (n=100)		Overall (N=300)	
	MPS (SD)		MPS (SD)		MPS (SD)		MPS (SD)	
	B	A	B	A	B	A	B	A
Total land	2.60 (0.71)	2.91 (0.85)	2.41 (0.73)	2.67 (0.85)	2.29 (0.71)	2.50 (0.76)	2.43 (0.72)	2.69 (0.82)
Cultivable land	2.42 (0.94)	2.80 (1.08)	2.13 (0.96)	2.52 (1.08)	1.91 (0.82)	2.21 (0.82)	2.15 (0.91)	2.51 (0.99)
Livestock (Piggery)	1.99 (0.96)	2.51 (1.15)	2.09 (0.77)	2.57 (1.13)	1.97 (0.81)	2.59 (1.22)	2.02 (0.85)	2.56 (1.17)
Poultry	2.08 (1.11)	2.50 (1.04)	2.09 (0.95)	2.59 (1.11)	1.95 (0.89)	2.13 (0.92)	2.04 (0.98)	2.41 (1.02)
Fish pond	1.11 (0.31)	1.14 (0.35)	1.22 (0.42)	1.29 (0.46)	1.10 (0.30)	1.16 (0.37)	1.14 (0.34)	1.20 (0.39)
Overall	2.04 (0.56)	2.37 (0.62)	1.99 (0.47)	2.33 (0.58)	1.84 (0.42)	2.12 (0.49)	1.96 (0.48)	2.27 (0.56)
Z statistics (Wilcoxon signed rank test)	-6.508**		-7.140**		-6.889**		-6.845**	

Minimum and maximum possible mean perception scores (MPS) are 1 and 5, respectively; B and A stand for 'Before' and 'After' joining SHG; SD means Standard Deviation; ** significant at 5% level

Fig. 1 displayed the overall perceived change in level of livelihood of sampled SHG members. It may be observed that the most significant change is in financial assets which was below average (2.04 in Ri Bhoi, 2.01 in East Khasi Hills and 2.03 in West Jaintia Hills) before joining SHGs and was above average (2.69 in Ri Bhoi, 2.75 in

East Khasi Hills and 2.62 in West Jaintia Hills) after joining SHGs. Least significant change was observed in natural assets where the mean score was below average before and after joining SHG members with 2.04 and 2.37, 1.99 and 2.33, 1.84 and 2.12 of Ri Bhoi, East Khasi Hills and West Jaintia Hills, respectively.

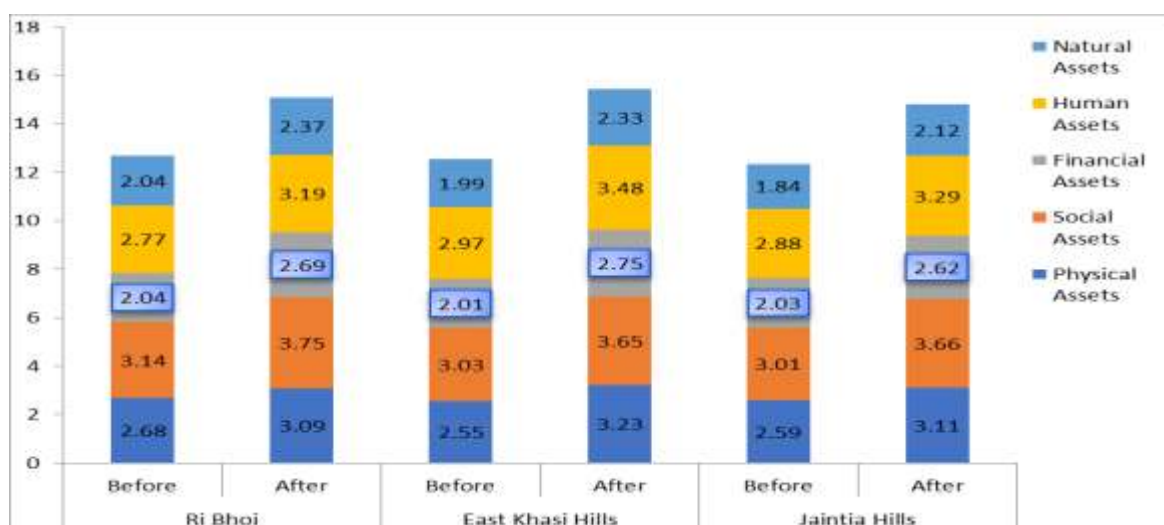


Fig. 1: Overall perceived change in level of livelihood of SHG members

According to NABARD (2002), there have been perceptible and wholesome changes in the living standards of SHG members in terms of ownership of assets, borrowing capacities, income generating activities, income levels and increase in savings. Also, the average annual saving per household registered an increase over three-fold. Similar to the findings of present study, Chalani (2017) reported that Self Help Groups play significant roles in socio-economic development of the members in Dibrugarh district of Assam. According to Agrawal (2018), majority of the SHG members opined that after joining the self-help groups, there has been substantial increase in income earned. SHGs have proved to be channels of social development unlocking the door of opportunities for women (Samal, 2015).

The impact of the SHG on livelihood security and livelihood as perceived by members of selected SHG of Ri Bhoi, East Khasi Hills and West Jaintia Hills is presented in Table 9. It was found that

overall improvement was relatively higher in social security and economic Security in which the mean score was 3.57 and 3.43, respectively after joining SHG followed by Habitat Security (3.31) after joining SHG. The overall livelihood security of the members was improved in each component of livelihood security after joining SHGs. The Wilcoxon signed rank test indicated that the overall perceived level of livelihood security of members is significantly differed before and after joining SHGs in all three districts.

As evident from Fig. 2, five components of livelihood security viz., food and nutritional, economic, habitat, educational, social and health security were found to be enhanced for SHGs members. Livelihood security of each component except educational security was found to be below average before joining SHG and improvement was observed in each component after joining SHG with all components at an above average level.

Table 9
Change in livelihood security on joining SHG as perceived by members

Category	Ri Bhoi (n=100)		East Khasi Hills (n=100)		West Jaintia Hills (n=100)		Overall (N=300)	
	MPS (SD)		MPS (SD)		MPS (SD)		MPS (SD)	
	B	A	B	A	B	A	B	A
Food and nutritional security	2.63 (0.72)	3.33 (0.57)	2.35 (0.69)	3.25 (0.58)	2.48 (0.69)	3.32 (0.56)	2.47 (0.70)	3.26 (0.57)
Economic security	2.38 (0.75)	3.48 (0.56)	2.21 (0.71)	3.42 (0.61)	2.19 (0.72)	3.41 (0.59)	2.26 (0.73)	3.43 (0.59)
Habitat security	2.47 (0.93)	3.35 (0.78)	2.36 (0.52)	3.35 (0.69)	2.28 (0.81)	3.23 (0.71)	2.37 (0.75)	3.31 (0.73)
Educational security	2.70 (0.70)	3.32 (0.73)	2.62 (0.68)	3.29 (0.92)	2.60 (0.70)	3.22 (0.89)	2.64 (0.69)	3.27 (0.84)
Social security	2.46 (0.67)	3.57 (0.64)	2.60 (0.86)	3.61 (0.76)	2.44 (0.88)	3.53 (0.76)	2.50 (0.80)	3.57 (0.72)
Health security	2.65 (0.70)	3.18 (0.62)	2.50 (0.64)	3.36 (0.58)	2.63 (0.76)	3.23 (0.65)	2.59 (0.70)	3.26 (0.61)
Overall	2.55 (0.56)	3.37 (0.51)	2.09 (0.50)	3.38 (0.60)	2.44 (0.61)	3.31 (0.59)	2.36 (0.56)	3.35 (0.57)
Z statistics (Wilcoxon signed rank test)	-8.714**		-8.691**		-8.713**		-8.706**	

Minimum and maximum possible mean perception scores (MPS) are 1 and 5, respectively; B and A stand for 'Before' and 'After' joining SHG; SD means Standard Deviation ** significant at 5% level

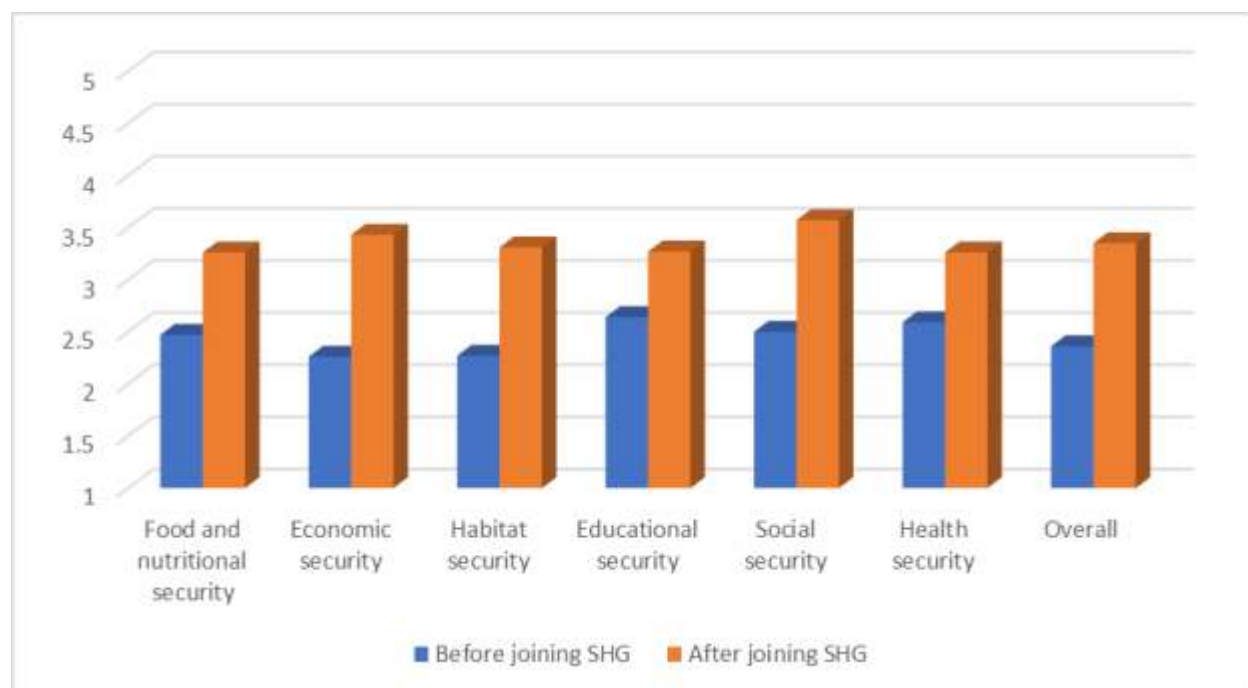


Fig. 2: Overall livelihood security of SHG members

Similar to present study, Joseph and Easwaran (2006) in their study found high level of socio-economic impact of SHGs on tribal development. Sahu and Ghosh (2015) observed that overall livelihood security of members was improved in all SHGs in the state of Chhattisgarh. The extent of improvement was comparatively more for members of SHGs under NRLM (34%) and IWMP (34%) followed by SBLP (29%) and ATMA (23%). Level of livelihood security was also maximum in case of SHGs members under NRLM (mean score of 24.93 out of 30) followed by NABARD's SBLP (22.17), IWMP (21.90) and ATMA (21.47). Improvement in food and nutritional security, habitat security and educational security was highest for SHG members under NRLM. Improvement in economic security and social security was highest for the members of SHGs under IWMP. Health security was improved maximum in case of members of SHGs under NABARD's SBLP.

SHGs are found to be necessary to overcome exploitation, create confidence for the economic self-reliance of rural poor. Besides, SHG movement also

aims to provide livelihood security as well as betterment in livelihood of rural poor. SHGs have achieved success in bringing women and the poor to the mainstream of decision making, improved their living conditions and enhanced their social participation.

CONCLUSION

The impact of SHG on livelihood of rural poor has been viewed as most demanding and motivating factor to spread SHG approach; therefore, present study reflected the achievements made in this regard by different SHGs in improving the livelihoods of their members. Majority of the SHGs were female SHGs; most of which were formed by Government departments or promoted by self, held meetings on fortnightly basis and were affiliated mostly to SHG federation or not affiliated at all. In terms of change in level of livelihood, the overall perceived level of livelihood was found to have a significant change in financial assets which was 40.53 per cent before joining SHGs and 53.73 per cent after joining SHGs. The Wilcoxon signed rank test indicated that the overall perceived level of

livelihood of members is significantly differed before and after joining SHGs in all three districts. The impact of the SHG on livelihood security of respondents was most significant in economic and habitat security which was found to be below average before joining SHG (45.2%) and (47.4%), respectively and there was significant improvement after joining SHG (68.6% and 66.2%, respectively). Development programmes or schemes viz., NRLM (National Rural Livelihood Mission), DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya

Yojana), SAGY (Sansad Adarsh Gram Yojana), etc. have aimed to develop the skill of rural poor and provide them with jobs having regular monthly wages, stimulate local economic development, enhance basic services, instilling certain values in the villages and their people so that they get transformed into models for others. These have given a great opportunity to SHG members and made a significant change in the functioning of their groups and improved their overall livelihood.

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